

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of September 30, 2007
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	56	91	40	20
% of total	27.1	44.0	19.3	9.7
Loans & Leases (Net)*	2,058.4	15,747.1	28,891.6	107,647.5
Reserve for loans	29.3	198.1	403.2	1,148.6
Total Assets	3,233.9	21,360.4	40,640.1	152,054.6
% of total	1.5	9.8	18.7	70.0
Total Deposits	2,381.3	17,604.3	31,299.4	101,866.7
Total Equity Capital	806.1	2,610.1	4,435.0	19,858.3
Noncurrent Loans & Leases**	2.92	95.44	262.10	683.38
Total Past Due Loans & Leases***	5.56	190.91	469.13	1429.96
Other Real Estate Owned****	0.0	5.0	23.5	31.7
Interest Earned	143.1	1,096.8	2,014.3	6,886.9
Interest Expense	49.5	420.9	803.4	3,009.4
Net Interest Income	93.6	675.9	1,210.9	3,877.5
Noninterest Income	6.8	112.0	606.4	894.0
Loan Loss Provision	10.4	35.9	56.2	182.5
Noninterest Expense	124.0	536.7	1,111.3	2,304.3
Net Income	(34.91)	151.04	410.4	1,448.0
Return on Assets#	(1.44)	0.94	1.35	1.27
Return on Equity#	(5.78)	7.72	12.34	9.73
Net Interest Margin#	3.86	4.22	3.97	3.40
Loans & Leases/Deposits	86.44	89.45	92.31	105.67
Loans & Leases/Assets	63.65	73.72	71.09	70.80
Equity Capital/Assets	24.93	12.22	10.91	13.06
Noncurrent Loans&Leases/Total Loans&Leases	0.14	0.61	0.91	0.63
Tot. Past Due Loans&Leases/Total Loans&Leases	0.27	1.21	1.62	1.33
Reserves for Loans/Noncurrent Loans & Leases	1006.07	207.57	153.84	168.08

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available